

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Resa Saturday Barawid**

Case No. 19-28408

Debtors:

Chapter 13

**CHAPTER 13 PLAN**

ADDRESS: (1) 4483 Ravenwood Oak Drive  
Arlington, TN 38002

(2) \_\_\_\_\_

**PLAN PAYMENT:**

Debtor(1) shall pay \$ 8220.00  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: \_\_\_\_\_

**OR ( X ) DIRECT PAY**

Debtor(2) shall pay \$ \_\_\_\_\_  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: \_\_\_\_\_

**OR ( ) DIRECT PAY**

**1. THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]  YES  NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION  YES  NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].  YES  NO

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:**  Included in Plan; **OR**  Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

**4. DOMESTIC SUPPORT:**

Monthly Plan Payment:

**None** Paid by:  Debtor(s) directly  Wage Assignment, **OR**  Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

**5. PRIORITY CLAIMS:**

**-NONE-** Amount \_\_\_\_\_ \$ \_\_\_\_\_

**6. HOME MORTGAGE CLAIMS:**  Paid directly by Debtor(s); **OR**  Paid by Trustee to:

<b>Ditech</b>	ongoing payment begins	December 2019	<b>\$1,443.00</b>	
	Approximate arrearage:	<b>2,886.00</b>	Interest <b>5.25</b>	<b>\$48.10</b>
<b>Wells Fargo Bank</b>	ongoing payment begins			<b>\$542.00</b>
	Approximate arrearage:	<b>1,084.00</b>	Interest <b>5.25</b>	<b>\$18.07</b>
<b>Wells Fargo Home Mor</b>	ongoing payment begins			<b>\$2,176.00</b>
	Approximate arrearage:	<b>2,176.00</b>	Interest <b>5.25</b>	<b>\$36.26</b>
<b>Wells Fargo Home Mor</b>	ongoing payment begins			<b>\$2,313.00</b>
	Approximate arrearage:	<b>9,252.00</b>	Interest <b>5.25</b>	<b>\$154.20</b>

**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: Rate of Interest: Monthly Plan Payment:

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)] <b>Td Auto Finance</b>	Value of Collateral: <u>30,000.00</u>	Rate of Interest <u>5.25</u>	Monthly Plan Payment: <u>\$1,195.00</u>
---	---------------------------------------	------------------------------	---

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

-NONE- Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

<u>-NONE-</u>	Amount: _____	Rate of Interest _____	Monthly Plan Payment: _____
			<u>\$</u>

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

USDOE/GLELSI  Not provided for **OR**  General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

-NONE-

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$63,452.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

TBD %, OR,  
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Makowsky Ringel Greenberg: 5952 Mt Moriah, Memphis, TN 38115 - Month to Month  Assumes **OR**  Rejects.

Belz: 1688 North Shelby Oaks Drive, Memphis, TN 38134 - Yearly  Assumes **OR**  Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ Carlee McCullough, Esq  
Carlee McCullough, Esq 23774  
Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date November 6, 2019 .